

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: CHENEVICH et al.
Title: SYSTEM AND METHOD FOR
STORING, CREATING, AND
ORGANIZING FINANCIAL
INFORMATION ELECTRONICALLY
Appl. No.: 10/799,378
Filing Date: 3/12/2004
Examiner: Vautrot, Dennis L.
Art Unit: 2167
Confirmation Number: 7289

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner Vautrot:

This communication is responsive to the Non-Final Office Action dated October 2, 2006, concerning the above-referenced patent application. January 2, 2007, is three months from the mailing date of the Non-Final Office Action. Accordingly, this Amendment and Reply is timely filed.

Amendments to the Specification begin on page 2 of this document.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this document.

Remarks/Arguments begin on page 7 of this document.

Please amend the application as follows: